

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

RICHARD C DYE
SANDRA L DYE
Debtor(s)

Case No. 14-10314TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/16/2014.
- 2) The plan was confirmed on 08/11/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/05/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/04/2019.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$195,624.12.
- 10) Amount of unsecured claims discharged without payment: \$122,776.88.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$125,630.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$125,630.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,138.32
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,138.32

Attorney fees paid and disclosed by debtor: \$3,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	14,944.00	14,944.85	14,944.85	4,042.62	0.00
AMERICAN EAGLE OUTFITTER/GECC	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	12,093.00	12,285.72	12,285.72	3,323.32	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	6,027.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	6,232.00	6,330.84	6,330.84	1,712.51	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	3,453.00	NA	NA	0.00	0.00
CITIBANK NA(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	0.00	0.00	1,586.16	1,586.16	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,179.00	5,267.31	5,267.31	1,424.82	0.00
GE CAPITAL RETAIL BANK	Unsecured	0.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	0.00	NA	NA	0.00	0.00
GECC/ QVC++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/WALMART DC++	Unsecured	0.00	NA	NA	0.00	0.00
HNB IND	Unsecured	21,087.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	21,087.00	20,499.29	0.00	23,299.20	0.00
JPMORGAN CHASE BANK	Secured	35,447.00	34,753.82	52,426.01	52,426.01	0.00
JPMORGAN CHASE BANK NA	Secured	49,108.00	48,953.17	0.00	8,988.24	0.00
PA STATE EMPLOYEES CRDT UNION	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	10,332.00	10,587.66	10,587.66	2,863.99	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	7,506.00	7,711.17	7,711.17	2,085.89	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	800.00	853.26	853.26	230.81	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	5,926.00	6,066.75	6,066.75	1,641.08	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
US BANK	Unsecured	0.00	NA	NA	0.00	0.00
US BANK NA**	Secured	91,469.00	0.00	0.00	0.00	0.00
US BANK NA**	Unsecured	0.00	62,354.39	62,354.39	16,867.03	0.00
WEBBANK-FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
ZALES/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
ZALES/CBSD	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$52,426.01	\$61,414.25	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$23,299.20	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$52,426.01	\$84,713.45	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,586.16	\$1,586.16	\$0.00
TOTAL PRIORITY:	\$1,586.16	\$1,586.16	\$0.00
GENERAL UNSECURED PAYMENTS:	\$126,401.95	\$34,192.07	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,138.32</u>	
Disbursements to Creditors	<u>\$120,491.68</u>	
TOTAL DISBURSEMENTS :		<u>\$125,630.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/21/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.